ESL Federal Credit Union℠
Corporate Headquarters
225 Chestnut Street
Rochester, NY 14604

Business Member Account Agreement

Business Member Name: _____

Business Member Number: _____ TIN No.: _____

Business Account Number: _____ Account Type: _____

Source of Funds: ☐ ACH ☐ Cash ☐ Check Payments ☐ Wire

Purpose of Account: ☐ Daily AP/AR ☐ International Wires ☐ Operations ☐ Payroll
☐ Petty Cash ☐ Tax Purposes ☐ Wire Account ☐ IOLA

Member Agreement:
I, an individual acting on behalf of and with authority from the Business reference above, apply for the above account(s) at ESL Federal Credit Union (ESL) and agree to be bound by the rules applying to the Disclosure Terms and the by-laws of ESL, both as amended from time to time. A copy of the Disclosure Terms and by-laws have been furnished to me.

Income Tax Withholding Certification:
Under penalties of perjury, by the signature(s) above, I/we certify that: (1) The number shown on this form is the account owner's correct taxpayer identification number, (2) The account owner is not subject to back up withholding because: It is exempt from backup withholding, or (b) It has not been notified by the Internal Revenue Service (IRS) that it is subject to back up withholding as a failure to report all interest or dividends, or (c) the IRS has notified the account owner that it is no longer subject to backup withholding, and (3) the account owner has been organized in the U.S. or is a U.S. person (including a U.S. resident alien), and (4) the FATCA code(s) entered on this form (if any) indicating that I am exemption from FATCA reporting is correct.

Exemptions:
Exempt payee code (if any) _____ Exempt from FATCA reporting code (if any) _____

Certification Instructions:
You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because of under reporting interest or dividends on your tax return. The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

USA PATRIOT ACT
To help our government fight the funding of terrorism and stop money-laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, Taxpayer Identification Number (TIN) (usually your Social Security Number), and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying document(s). The law requires us to maintain records of the identification verification and periodically update this information.

Name	Tax ID #	Name	Tax ID #
Signature	Date	Signature	Date
License (DL)		License (DL)	
Identification/Description/Expiration Date		Identification/Description/Expiration Date	
Name	Tax ID #	Name	Tax ID #
Signature	Date	Signature	Date
License (DL)		License (DL)	
Identification/Description/Expiration Date		Identification/Description/Expiration Date	

Membership Officer: _____ Branch: _____ Rev. 8/6/18